

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A method for providing financing by a vehicle financing company for acquisition of a vehicle by a vehicle consumer, the method comprising:
receiving a future interest in a vehicle by a vehicle financing company in consideration for a future interest price paid by the vehicle financing company upon transfer of a legal title in the vehicle to a vehicle consumer in consideration for a legal title price for a legal title term, the legal title price being an amount of money paid for a present possessory interest in the vehicle, wherein the receiving step is accomplished at least partially by utilizing an at least one computer and at least one computer network; [[and]]

~~the vehicle financing company~~ providing financing by the vehicle financing company to the vehicle consumer for the legal title price of the vehicle[.];

determining by the vehicle financing company an unrestricted legal title price based on the future interest price and a balance of the financing provided by the vehicle financing company;

receiving at or near the end of the legal title term the unrestricted legal title price;
and

transferring the future interest to the vehicle consumer so that the vehicle consumer receives the future interest and unrestricted legal title in the vehicle.

2. (Previously Presented) The method of claim 1 further comprising determining a present/future interest ratio representing the ratio of the legal title price to the future interest price.

3. (Currently Amended) The method of claim 1 ~~further comprising:~~
~~receiving at or near the end of the legal title term an the unrestricted legal title price; and~~

~~transferring the future interest to the vehicle consumer so that the vehicle consumer receives the future interest and unrestricted legal title in the vehicle~~ wherein receiving

the unrestricted legal title price includes valuing the future interest price based on a time value of money and a present value of the vehicle.

4. (Original) The method of claim 1 wherein the future interest is a reversionary interest or a remainder.

5. (Cancelled)

6. (Currently Amended) The method of claim 1 further comprising a ~~vehicle dealer~~ transferring by a vehicle dealer the vehicle to the vehicle consumer.

7. (Currently Amended) The method of claim 1 further comprising ~~the vehicle consumer~~ receiving by the vehicle consumer the legal title in the vehicle.

8. (Currently Amended) The method of claim 2 wherein the present/future interest ratio is in a range of 3:1 to 2:3.

9. (Previously Presented) The method of claim 2 wherein the present/future interest ratio is based on one or more of the following factors: a consumer trade-in of an existing vehicle, a residual value of the vehicle, or dealer promotions.

10. (Cancelled)

11. (Previously Presented) The method of claim 1 wherein the legal title term is in the range of one year to six years.

12. (Previously Presented) The method of claim 1 wherein the future interest vests upon expiration of a vesting period.

13. (Currently Amended) The method of claim 1 further comprising receiving the financed legal title price by the vehicle financing company through a ~~number of~~ first periodic

payment[[s]] made on a first periodic date and a second periodic payment made on a second periodic date during the legal title term, the legal title term beginning at the transfer of legal title to the vehicle consumer, wherein the second periodic payment date is after the first periodic payment date.

14. (Withdrawn) A method for transferring legal title in a vehicle, the method comprising:

providing a vehicle; and

transferring a legal title in the vehicle in consideration for a legal title price while retaining a future interest in the vehicle, the future interest having a vesting period.

15. (Withdrawn) The method of claim 14 further comprising transferring the future interest in consideration for a future interest price.

16. (Withdrawn) The method of claim 15 further comprising financing the legal title price.

17. (Withdrawn) The method of claim 16 wherein the legal title price is financed by a vehicle finance company.

18. (Withdrawn) The method of claim 14 wherein the future interest is a reversionary interest or a remainder.

19. (Withdrawn) method of claim 14 wherein the transferring step is accomplished at least partially by utilizing an at least one computer and an at least one computer network.

20. (Withdrawn) The method of claim 14 wherein a vehicle dealer provides the vehicle.

21. (Withdrawn) The method of claim 14 further comprising receiving the legal title in the vehicle.

22. (Withdrawn) The method of claim 21 wherein the legal title in the vehicle is received by a vehicle consumer.

23. (Withdrawn) The method of claim 15 further comprising receiving the future interest.

24. (Withdrawn) The method of claim 23 wherein a vehicle finance company receives the future interest.

25. (Withdrawn) The method of claim 14 wherein the legal title is provided for a legal title term.

26. (Withdrawn) The method of claim 25 wherein the legal title term is about equal to the vesting period.

27. (Withdrawn) The method of claim 26 wherein the legal title term and the vesting period is in the range of about one year to about six years.

28. (Withdrawn) The method of claim 14 wherein the future interest vests upon expiration of the vesting period.

29. (Withdrawn) The method of claim 16 further comprising receiving the financed legal title price through a number of periodic payments.

30. (Withdrawn) A computer-implemented system for transferring legal title in a vehicle, the system comprising an at least one server computer, the at least one server computer configured to:

receive identification and legal title information for a vehicle, the identification information including a vehicle make, a vehicle model and a vehicle year information, the legal title information including a legal title price and a legal title term; and

transmit the identification and legal title information to at least partially effectuate transfer of a legal title in the vehicle.

31. (Withdrawn) The computer-implemented system of claim 30 wherein the vehicle is transferred to a vehicle consumer.

32. (Withdrawn) The computer-implemented system of claim 30 wherein the system further includes an at least one dealer finance company computer, the at least one dealer finance company computer configured to receive the vehicle information and the legal title information to at least partially effectuate transfer of the legal title in the vehicle.

33. (Withdrawn) The computer-implemented system of claim 30 wherein the legal title information further includes a future interest price and a vesting period.

34. (Withdrawn) A computer-implemented system for transferring legal title in a vehicle, the system comprising an at least one computer, the at least one computer configured to:

cause display of a website, the website including identification and legal title information for a vehicle, the identification information including a vehicle make, a vehicle model and a vehicle year information, the legal title information including a legal title price and a legal title term;

if a buyer decides to acquire the vehicle, causing display of a form on the website, the form being at least partially completed with buyer information through the website; and

transmit the at least partially completed form to at least partially effectuate transfer of legal title to the buyer.

35. (Currently Amended) A method for transferring by a financing company legal title in personal property to a consumer, the method comprising:

receiving a future interest in a personal property by a financing company in consideration for a future interest price paid by the financing company upon transfer of a legal title in the personal property to the consumer in consideration for a legal title price for a legal title term, the legal title price being an amount of money paid for a present possessory interest in the personal property, wherein the receiving step is accomplished at least partially by utilizing an at least one computer and at least one computer network; and

~~the financing company~~ providing financing by the financing company to the consumer for the legal title price of the personal property[.];

determining by the financing company the unrestricted legal title price based on the future interest price and a balance of the financing being provided by the financing company;

receiving at or near the end of the legal title term the unrestricted legal title price;
and

transferring the future interest to the consumer so that the consumer receives the future interest and unrestricted legal title in the personal property.

36. (Original) The method of claim 35 wherein the personal property is selected from the group consisting of:

a tangible personal property and an intangible personal property.

37. (Original) The method of claim 35 wherein the personal property is a good.

38. (Original) The method of claim 35 wherein the personal property is a vehicle.

39. (Currently Amended) The method of claim 35 further comprising:
~~receiving at or near the end of the legal title term an the unrestricted legal title price; and~~

~~transferring the future interest to the consumer so that the consumer receives the future interest and unrestricted legal title in the personal property~~ wherein receiving the

unrestricted legal title price includes valuing the future interest price based on a time value of money and a present value of the personal property.

40. (Withdrawn) A vehicle financing apparatus, the apparatus comprising:
means for receiving a future interest in a vehicle in consideration for a future interest price upon transfer of a legal title in the vehicle in consideration for a legal title price;
and
means for financing the legal title price.

41. (Currently Amended) A method for providing financing by a vehicle financing company for acquisition of a vehicle by a vehicle consumer, the method comprising:
receiving a future interest in a vehicle by a vehicle financing company in consideration for a future interest price paid by the vehicle financing company upon transfer of a legal title in the vehicle to a vehicle consumer in consideration for a legal title price for a legal title term, the legal title price being an amount of money paid for a present possessory interest in the vehicle, the future interest being a reversionary interest or a remainder, wherein the first receiving step is accomplished at least partially by utilizing an at least one computer and at least one computer network;

determining a present/future interest ratio representing the ratio of the legal title price to the future interest price; and

receiving the financed legal title price by the vehicle financing company through a number of first periodic payment[[s]] made on a first periodic date and a second periodic payment made on a second periodic date during the legal title term, the legal title term beginning at the transfer of legal title to the vehicle consumer, wherein the second periodic payment date is after the first periodic payment date.